

A Citizen's Guide to Disaster Assistance



Federal Emergency Management Agency

CONTENTS

Forward	iii
Introduction.....	iv
Pretest	vii
Unit One: Introduction to Disaster Assistance	
A Disaster Strikes	1-2
Thinking About Disasters	1-7
Overview of Disaster Assistance.....	1-8
Common Myths and Misconceptions About Federal Disaster Assistance	1-11
Summary	1-13
Check Your Memory.....	1-15
Unit Two: How Communities and States Deal With Disasters	
Local Response and Recovery Activities	2-2
State Response and Recovery Activities	2-7
The Role of Planning in Disaster Assistance.....	2-15
Requesting Federal Assistance	2-18
Early Implementation Strategy for Hazard Mitigation	2-18
Summary	2-19
Check Your Memory.....	2-20
Unit Three: Overview of Federal Disaster Assistance	
The Role of the Federal Government in Disaster Assistance	3-2
Authority for Disaster Assistance.....	3-4
When a Disaster is Declared.....	3-13
Types of Federal Assistance Available in Disasters.....	3-15
Assistance Without a Presidential Disaster Declaration.....	3-28
Summary	3-31
Check Your Memory.....	3-33
Unit Four: Federal Disaster Assistance in Action	
Emergency Information	4-2
Applying for Individual Disaster Assistance	4-6
Applying for Public Assistance.....	4-10
Summary	4-12
Check Your Memory.....	4-13

Unit Five: The Citizen's Role in Disaster Preparedness

Finding Out What Could Happen	5-2
Protecting Against Financial Loss	5-2
Knowing the Warning System	5-4
Preparing to Evacuate or Staying at Home	5-4
Reuniting After a Disaster	5-7
Conducting Preparedness Activities	5-8
Helping Your Community	5-10
Summary	5-11
Check Your Memory	5-12

Appendices

Appendix A: States and Territories Assigned to FEMA Regional Offices	A-1
Appendix B: Voluntary Agencies Active in the United States	A-2
Glossary	G-1
Resources	R-1
Answer Key	K-1
Final Examination	E-1

FOREWORD

The Federal Emergency Management Agency (FEMA) is the central point of contact within the Federal government for a wide range of emergency management activities, both in peacetime and in time of war. The agency has numerous roles, including coordinating government activities, providing planning assistance, guiding and advising various agencies, and delivering training.

FEMA's training program is delivered through the Emergency Management Institute (EMI) and the National Fire Academy (NFA). These schools are collocated on the National Emergency Training Center (NETC) campus at Emmitsburg, Maryland. NFA is the national focal point for Federal efforts to advance the professional development of fire service personnel engaged in fire prevention and control activities. EMI provides emergency management training to enhance emergency management practices throughout the United States for the full range of potential emergencies.

Both NFA and EMI offer courses, workshops, and seminars on the Emmitsburg campus as well as nationwide through the emergency management training program and state fire service training programs. Although most training activities are directed at state and local government officials with emergency management or fire protection responsibilities, some are provided to private sector and voluntary agency audiences, as well as to the general public. A complete listing of EMI and NFA courses is also available on FEMA's World Wide Web site. The address is <http://www.fema.gov>.

Independent Study Courses

FEMA's independent study program is one of the delivery channels EMI uses to deploy emergency management training to the general public and to emergency management audiences. The independent study program includes courses in radiological emergency management, the role of the emergency manager, and hazardous

materials. Many of these independent study courses are available at FEMA's World Wide Web site.

These independent study courses are geared toward both the general public and persons who have responsibilities for emergency management. All courses are suitable for either individual or group enrollment and are available at no charge. Courses include a final examination. Persons who score 75 percent or better on the final examination are issued a certificate of completion by EMI.

If you desire additional information about these courses, contact your local or state Office of Emergency Management or write to:

FEMA Independent Study Program
Administrative Office
Emergency Management Institute
16825 South Seton Avenue
Emmitsburg, MD 21727

INTRODUCTION

A disaster can disrupt our lives with little or no notice. Since disasters occur so infrequently, we often fail to give them much thought before they happen. When disaster does strike, citizens may be caught unprepared for the variety of questions that arise about how to protect themselves, their families, and their property. After the emergency is over, they confront additional crucial needs for information. Where can they get help? What assistance is available?

This independent study course will address these issues and explain the importance of pre-disaster preparedness. It is intended for the general public as well as those in the emergency management community who want to obtain a basic understanding of disaster assistance. It is not the purpose of the course to be an operations manual for disaster assistance programs.

No prior knowledge of the subject is assumed. This course will provide each reader with a foundation of knowledge that will enable him or her to:

- ◆ Understand what disaster assistance is and what it is not.
- ◆ Describe how community, State, and Federal governments, as well as voluntary agencies, respond to disasters and how they assist citizens during the recovery phase.
- ◆ Explain how people obtain assistance in the event of a disaster.
- ◆ Conduct preparedness activities that help individuals and families survive and recover from a disaster.

Course Overview

This course has five units.

Unit One, Introduction to Disaster Assistance, will provide an overview of disaster assistance and explain the responsibilities of communities, voluntary agencies, State government, and the Federal government in providing relief services. It will also deal with common misconceptions about disaster assistance.

Unit Two, How Communities and States Deal With Disasters, will describe the response and recovery activities that occur at both the local and the state levels in the event of a disaster.

Unit Three, Overview of Federal Assistance, will describe the role of the Federal government in disaster assistance and provide a brief history of Federal disaster relief. The process by which a Presidential disaster declaration is made will be explained, and Federal assistance programs will be discussed.

Unit Four, Federal Disaster Assistance in Action, will explain the Federal Disaster Assistance Program and describe how individuals and communities can obtain this assistance.

Unit Five, The Citizen's Role in Disaster Preparedness, will present preparedness activities that help individuals and families prepare to survive a disaster.

How to Complete the Course

This course is designed to be completed at your own pace. You will remember the material best if you do not rush through it. Take the time to study the material and jot down comments: the blank space next to the text is a good place to take notes. Take a break after each unit and give yourself time to think about what you have just read. Then take the short quiz at the end of the unit. Check your answers. If you have missed any questions, go back and review the material again.

The course contains a pretest, five units, two appendices, a glossary, a resource section, and a final examination. You can score the pretest yourself using the pretest answer key on page K-1 and determine how much you know about disaster assistance before you begin studying the course.

The glossary contains definitions of important terms used throughout the course. Consult it frequently to refresh your understanding of how key words are used in the text.

A resource section is included to help you continue learning after completing the course. This section features listings of recommended readings to provide additional information relevant to the course.

The final examination, located at the end of the course booklet, will test the knowledge you have gained from the course. An answer sheet is supplied with the course materials. Mail the completed answer sheet to the address on the form. Your test will be evaluated and results will be mailed to you within a few weeks. If your score is 75 percent or above, a certificate of completion will be mailed to you.

How to Take the Pretest

The following pretest is designed to evaluate your current knowledge of disaster assistance. Read each question and all the possible answers carefully before you mark your answer. There is only one correct answer for each test item. Mark the answer by circling the correct response.

There are 25 questions on the pretest. The test should take you approximately 15 minutes. Find a quiet spot where you will not be interrupted during this time.

After you have checked all your answers using the answer key on page K-1, begin reading Unit One.

PRETEST

The pretest is designed to evaluate your knowledge of disaster assistance. Read each question carefully and select the one answer that best answers the question. Circle the letter corresponding to the answer you have chosen. Complete all the questions without looking at the course materials.

When you have answered all the questions in the pretest, check your answers against the answer key that is provided on page K-1 at the back of the course materials. Your score will be meaningful only if you have answered all the questions before you begin the course.

The pretest should take you approximately 15 minutes to complete. When you have finished and all of your answers have been checked, begin taking the course.

1. The natural disasters that most frequently result in the loss of lives and property damage are _____.
 - a. Earthquakes.
 - b. Volcanoes.
 - c. Floods.
 - d. Landslides.
2. The majority of emergencies are handled by _____.
 - a. The local government.
 - b. The local government with State assistance.
 - c. The local government with State and Federal assistance.
 - d. The Federal government.
3. Federal agencies can offer no assistance in a disaster unless there is a Presidentially declared disaster.
 - a. True
 - b. False
4. Everyone in a Presidentially declared disaster area is eligible to receive disaster assistance.
 - a. True
 - b. False
5. Financial aid received from the Federal government following a disaster is intended to address whatever needs the recipient considers most urgent.
 - a. True
 - b. False
6. Federal disaster assistance can be used to replace any item damaged in a disaster.
 - a. True
 - b. False

7. Repairing damages caused during an emergency and returning to normal life is called _____.
- a. Planning.
 - b. Preparedness.
 - c. Response.
 - d. Recovery.
8. Local government responsibilities include all of the following: publicizing available assistance, providing situation reports to the state in a serious emergency, and coordinating with emergency management officials from neighboring jurisdictions and the state to supplement disaster response capabilities.
- a. True
 - b. False
9. The primary responsibility for helping residents recover from emergencies rests with which level of government?
- a. Local.
 - b. State.
 - c. Federal.
 - d. None.
10. An example of an activity needed for short-term recovery would be _____.
- a. Making houses habitable so people can return to them.
 - b. Considering strategies that would lessen the effects of a similar disaster in the future.
 - c. Strengthening building codes.
 - d. Relocating damaged structures.
11. The Federal agency responsible for advising the President on whether to declare a major disaster is the
- a. Occupational Safety and Health Administration (OSHA).
 - b. Federal Emergency Management Agency (FEMA).
 - c. Environmental Protection Agency (EPA).
 - d. Department of Transportation (DOT).

12. Which of the following is an example of hazard mitigation?
- a. Elevation of flood-prone structures.
 - b. Strengthening of an existing structure to withstand high winds.
 - c. Initial implementation of vegetation management for wildfires.
 - d. All of the above.
13. A police or fire station damaged in a disaster might be eligible for what form of Federal assistance?
- a. Small business loans.
 - b. Individual and Family Grant Program.
 - c. Public Assistance.
 - d. Hazard Mitigation Grants.
14. Officially, the Federal disaster declaration process begins when the _____ makes a request for a Presidential disaster declaration.
- a. Local Emergency Manager.
 - b. FEMA Regional Director.
 - c. President.
 - d. Governor.
15. The _____ evaluates the Governor's request for a Presidentially declared disaster, then makes a recommendation to the Director of FEMA.
- a. FEMA Regional Director.
 - b. President.
 - c. Governor.
 - d. Local emergency manager.
16. A Preliminary Damage Assessment estimates the extent of the damage, documents it, and helps establish the need for Federal help.
- a. True
 - b. False

-
-
17. The person responsible for coordinating the overall Federal disaster recovery effort in a Presidentially declared disaster is the _____.
- a. Local elected official.
 - b. Governor.
 - c. Federal Coordinating Officer.
 - d. State Coordinating Officer.
18. Disaster victims seeking to apply for Federal disaster assistance following a Presidentially declared disaster could _____.
- a. Visit their local emergency management office.
 - b. Visit any Red Cross shelter.
 - c. Call FEMA's National Teleregistration Center.
 - d. Visit a Disaster Field Office.
19. The unit that coordinates Federal disaster relief and recovery efforts in a Presidentially declared disaster is _____.
- a. The Disaster Recovery Center.
 - b. The Disaster Field Office.
 - c. The emergency management office.
 - d. The Congressional office.
20. In a Presidentially declared disaster, victims can apply for assistance by telephone.
- a. True
 - b. False
21. The purpose of hazard mitigation is to _____.
- a. Dispense aid to families.
 - b. Replace televisions, refrigerators, and other personal property.
 - c. Reduce potential damages from future disasters.
 - d. Pay for crop damage.
22. Evacuations occur hundreds of times each year throughout the United States.
- a. True
 - b. False
-
-

23. If it were necessary to evacuate because of a disaster, 24 hours notice would always be provided to enable evacuees to prepare.
- a. True
 - b. False
24. You can reduce the chance of serious loss in your home by _____.
- a. Installing a smoke detector on each floor.
 - b. Planning alternate escape route.
 - c. Purchasing and learning to use an ABC-type fire extinguisher.
 - d. All of the above.
25. A family preparedness plan should include a meeting place in the neighborhood where they live for what purpose?
- a. To gather family members after a disaster and verify their safety.
 - b. To serve as a site for disaster-related practice sessions.
 - c. To provide a location for warning equipment.
 - d. To keep extra keys in case they are needed.